

### **Amendments to the Claims:**

Re-write the claims as set forth below. This listing of claims will replace all prior versions and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently amended) A method of improving debt collection from a plurality of debtors comprising:  
  
attitudinally classifying, ~~by at least one digital computing device,~~ a debtor into at least one of a plurality of attitudinal segments, ~~according to a plurality of attitudinal profiles~~ each of said attitudinal segments corresponding to a group of debtors having similar responses to different debt collection strategies, and each of said attitudinal segments suggesting a debt collection strategy to employ with respect to said debtor; and  
  
assigning, ~~by at least one digital computing device,~~ a debt collection strategy to said debtor based upon the at least one attitudinal segment into which said debtor was classified.
  
2. (Currently amended) The method of claim 1, further comprising:  
  
determining the plurality of attitudinal segments ~~wherein said attitudinal profiles~~ ~~classify debtors into at least first, second and third segments~~ based on identifying attitudes of at least some debtors to a previous debt collection.
  
3. (Currently amended) The method of claim 1, wherein classifying the debtor further comprises classifying the debtor based on current characteristics of the debtor, ~~wherein a debt collection strategy includes:~~  
  
~~directly contacting a debtor by a collection agent;~~

~~sending written correspondence to a debtor; and~~  
~~specific negotiation script.~~

4. (Currently amended) ~~The A~~ method of ~~enhancing debt collection, by at least one digital computing device, from a plurality of debtors~~ claim 1, further comprising:

~~attitudinally classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments using a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;~~

~~modeling, by at least one digital computing device, a likelihood of debt payment by the debtor based upon the~~ at least one attitudinal segment; and

~~assigning, by at least one digital computing device, the debt collection task to the~~ a debt collection strategy based upon the at least one attitudinal segment into which said debtor was classified and the likelihood of debt payment.

5. (Canceled)

6. (Canceled)

7. (Previously presented) The method of claim 1 ~~[[4 ]]~~ wherein ~~the~~ a debt collection strategy includes:

contacting a debtor through a collection agent.

8-14. (Canceled)

15. (Currently amended) ~~A method of improving debt collection from a plurality of debtors comprising digital computer programmed to:~~

~~classifying, by at least one digital computing device, a debtor into at least one of a plurality of attitudinal segments, according to a plurality of profiles each of said attitudinal segments corresponding to a group of debtors having similar responses to different debt collection strategies, and each of said attitudinal segments suggesting a debt collection strategy to employ with respect to said debtor; and~~

~~assigning, by at least one digital computing device, a debt collection strategy to said debtor based upon the at least one attitudinal segment into which said debtor was classified.~~

16. (Currently amended) The digital computer method of claim 15, further programmed to:

determine the plurality of attitudinal segments ~~wherein said segments classify debtors into at least first, second and third segments~~ based on identifying attitudes of at least some debtors to a previous debt collection.

17. (Currently amended) The digital computer method of claim 15, further programmed to classify the debtor based on current characteristics of the debtor. ~~wherein a debt collection strategy includes:~~

~~directly contacting a debtor by a collection agent;~~  
~~sending written correspondence to a debtor; and~~  
~~specific negotiation script.~~

18. (Currently amended) The digital computer of claim 15, further  
programmed to:~~A method of enhancing debt collection from a plurality of debtors~~  
~~comprising:~~

~~classifying, by at least one digital computing device, a debtor into at least one of a~~  
~~plurality of segments using a plurality of profiles, each of said profiles suggesting a debt~~  
~~collection strategy to employ with respect to said debtor;~~

~~modeling, by at least one digital computing device, a likelihood of debt payment~~  
~~by the debtor based upon the~~ at least one attitudinal segment; and

~~assigning, by at least one digital computing device, the debt collection task to a~~  
~~debt collection strategy based upon the segment into which said debtor was classified~~  
likelihood of debt payment.

19-21. (Canceled)